

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: SPINO, LEE E
SPINO, ALISON E

§ Case No. 08-10426
§
§
§

Debtor(s)

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that CHARLES J. MYLER, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn St.
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, together with a request for a hearing and serve a copy of both upon the trustee, any party whose application is being challenged and the United States Trustee. If no objections are filed, the Court will act on the fee applications and the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 10/21/2009 By: /s/CHARLES J. MYLER
Trustee

CHARLES J. MYLER
105 EAST GALENA BLVD.
8TH FLOOR
AURORA, IL 60505

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: SPINO, LEE E
SPINO, ALISON E

§ Case No. 08-10426

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Debtor(s)

SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 7,935.29
and approved disbursements of \$ 0.00
leaving a balance on hand of ¹ \$ 7,935.29

Claims of secured creditors will be paid as follows:

Claimant	Proposed Payment
<u>Bank of Kenosha</u>	\$ 0.00
<u>Illinois Department of Revenue</u>	\$ 0.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Fees	Expenses
<u>Trustee</u> <u>CHARLES J. MYLER</u>	\$	\$ 7.08
<u>Attorney for trustee</u> <u>Myler, Ruddy & McTavish</u>	\$ 2,087.50	\$
<u>Appraiser</u>	\$	\$
<u>Auctioneer</u>	\$	\$
<u>Accountant</u>	\$	\$
<u>Special Attorney for trustee</u>	\$	\$
<u>Charges,</u> <u>U.S. Bankruptcy Court</u>	\$	\$
<u>Fees,</u> <u>United States Trustee</u>	\$	\$
<u>Other</u>	\$	\$
<u>Trustee</u> <u>Charles J. Myler</u>	\$ 1,543.53	\$

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Attorney for debtor</i>	\$ _____	\$ _____
<i>Attorney for</i>	\$ _____	\$ _____
<i>Accountant for</i>	\$ _____	\$ _____
<i>Appraiser for</i>	\$ _____	\$ _____
<i>Other</i>	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$93,827.34 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
9	<u>IRS</u>	\$ 86,108.34	\$ 3,943.66
15P	<u>Illinois Department of Revenue</u>	\$ 7,719.00	\$ 353.52

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 75,832.33 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
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<u>1</u>	<u>Discover Bank/DFS Services LLC</u>	\$ <u>12,408.78</u>	\$ <u>0.00</u>
<u>2</u>	<u>Guttormsen, Hartley Wilk et al.</u>	\$ <u>12,491.31</u>	\$ <u>0.00</u>
<u>3 -3</u>	<u>CHASE BANK USA, NA</u>	\$ <u>8,855.73</u>	\$ <u>0.00</u>
<u>4 -3</u>	<u>CHASE BANK USA, NA</u>	\$ <u>5,587.90</u>	\$ <u>0.00</u>
<u>5</u>	<u>Pra Receivables Management, Llc</u>	\$ <u>18,602.84</u>	\$ <u>0.00</u>
<u>6</u>	<u>Wisconsin Electric Power Company</u>	\$ <u>961.89</u>	\$ <u>0.00</u>
<u>7</u>	<u>American Express Centurion Bank</u>	\$ <u>87.38</u>	\$ <u>0.00</u>
<u>8</u>	<u>Chase Bank USA, N.A.</u>	\$ <u>2,185.21</u>	\$ <u>0.00</u>
<u>10</u>	<u>LVNV Funding LLC</u>	\$ <u>12,859.76</u>	\$ <u>0.00</u>
<u>11</u>	<u>Beck, Chaet, Bamberger & Polsky</u>	\$ <u>1,397.40</u>	\$ <u>0.00</u>
<u>12</u>	<u>Triangle Appliance, Video & Carpeting, Inc</u>	\$ <u>394.13</u>	\$ <u>0.00</u>
<u>13</u>	<u>Bank of Kenosha</u>	\$ <u>0.00</u>	\$ <u>0.00</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 820.91 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
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<u>15U</u>	<u>Illinois Department of Revenue</u>	\$ <u>820.91</u>	\$ <u>0.00</u>
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Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/CHARLES J. MYLER
Trustee

CHARLES J. MYLER
105 EAST GALENA BLVD.
8TH FLOOR
AURORA, IL 60505

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 08-10426

User: lhatch
Form ID: pdf006

Page 1 of 2
Total Noticed: 37

Date Rcvd: Oct 22, 2009

The following entities were noticed by first class mail on Oct 24, 2009.

db/jdb +Lee E Spino, Alison E Spino, 2608 Royal St. Georges Court, Saint Charles, IL 60174-8712
aty +Erick J Bohlman, Bohlman Law Offices, PC, 780 McArdle Dr., Unit F,
 Crystal Lake, IL 60014-8155
aty +Richard G Larsen, Myler, Ruddy & McTavish, 105 E. Galena Blvd., 8th Floor,
 Aurora, IL 60505-3338
tr +Charles J Myler, Myler Ruddy & McTavish, 105 East Galena Boulevard, 8th Floor,
 Aurora, IL 60505-3338
12179923 +American Express, c/o Becket and Lee, Po Box 3001, Malvern, PA 19355-0701
12658024 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
12179924 +Bank Kenosha, 4235 Green Bay Rd, Kenosha, WI 53144-1716
12942566 +Bank of Kenosha, 5117 Green Bay Road, Kenosha, WI 53144-1783
12179925 +Beck, Bamberger & Polsky, Two Plaza East, Ste. 1085, 330 E. Kilbourn Ave.,
 Milwaukee, WI 53202-3170
12650086 +CHASE BANK USA, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
14361618 CHASE BANK USA, NA, PO BOX 15145, WILMINGTON, DE 19850-5145
12179927 +Chase, Attn: Bankruptcy Dept, Po Box 100018, Kennesaw, GA 30156-9204
12179926 +Chase, 800 Brookside Blvd, Westerville, OH 43081-2822
12662607 Chase Bank USA,N.A., Po Box 15145, Wilmington, DE 19850-5145
12179928 Credit Management, 1611 W. Country Rd., Ste 307, Roseville, MN 55113
12179931 +Fremont Investment & Loan, Attention: Bankruptcy, 3110 Guasti Rd. Suite 500,
 Ontario, CA 91761-1228
12179932 +G M A C, Po Box 130424, Roseville, MN 55113-0004
12179933 Gemb/l & T, Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076
12179934 +Gutormsen, Hartley Wilk et al., 600 52nd St. Ste. 200, Kenosha, WI 53140-3423
12179935 +Hsbc/carsn, Po Box 15522, Wilmington, DE 19850-5522
13467701 ++ILLINOIS DEPARTMENT OF REVENUE, P O BOX 64338, CHICAGO IL 60664-0338
 (address filed with court: Illinois Department of Revenue, Bankruptcy Section,
 100 West Randolph Street Level 7-425, Chicago, Illinois 60601)
12179936 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126,
 PHILADELPHIA PA 19114-0326
 (address filed with court: IRS, PO Box 21126, Philadelphia, PA 19114)
12179938 +MiraMed Revenue, Dept. 77304, PO Box 77000, Detroit, MI 48277-2000
12179941 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recoveries, Attention: Bankruptcy Department,
 Po Box 12914, Norfolk, VA 23541)
12650255 +Pra Receivables Management, Llc, As Agent Of Portfolio Recovery Assocs.,
 c/o MBNA/BANK OF AMERICA, POB 41067, NORFOLK VA 23541-1067
12179942 +Receivables Performanc, Po Box 768, Bothell, WA 98041-0768
12179944 +Richard, Ralph & Schwab Chtd., 175 E. Hawthorn Parkway, Ste. 345,
 Vernon Hills, IL 60061-1460
12179945 +State of Wisconsin, PO Box 8914, Madison, WI 53708-8914
12179940 +Triangle Appliance, Video & Carpeting, Inc, Oliver Adjustment Co., of Kenosha & Racine Inc,
 3416 Roosevelt Rd, Kenosha, WI 53142-3937
12653764 Wisconsin Electric Power Company, We Energies, 333 W Everett St Rm A130,
 Attn: Bankruptcy Dept, Milwaukee, WI 53203

The following entities were noticed by electronic transmission on Oct 22, 2009.

12619848 E-mail/PDF: mrdiscen@discoverfinancial.com Oct 23 2009 02:46:37
Discover Bank/DFS Services LLC, PO Box 3025, New Albany OH 43054-3025
12179929 +E-mail/PDF: mrdiscen@discoverfinancial.com Oct 23 2009 02:46:37 Discover Financial,
Attention: Bankruptcy Department, Po Box 3025, New Albany, OH 43054-3025
12179937 +E-mail/PDF: cr-bankruptcy@kohls.com Oct 23 2009 01:46:56 Kohls, Attn: Recovery,
Po Box 3120, Milwaukee, WI 53201-3120
12759939 E-mail/Text: resurgentbknotifications@resurgent.com LVNV Funding LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
12179939 +E-mail/Text: bankrup@nicor.com Nicor Gas,
Attention: Bankruptcy Department, 1844 Ferry Road, Naperville, IL 60563-9662
12179943 +E-mail/Text: resurgentbknotifications@resurgent.com
Resurgent Capital Service/Sherman Acquis, Attention: Bankruptcy Department, Po Box 10587,
Greenville, SC 29603-0587
12179946 +E-mail/Text: Bankruptcy-Notifications@we-energies.com Wi Electric,
Attention: Bankruptcy, Po Box 2046, Milwaukee, WI 53201-2046

***** BYPASSED RECIPIENTS (undeliverable * duplicate) *****

12179930 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
aty* Erin Capital Management
 +Charles J Myler, Myler Ruddy & McTavish, 105 East Galena Boulevard, 8th Floor
 Aurora, IL 60505-3338
14361640* CHASE BANK USA NA PO BOX 15145 WILMINGTON DE 19850-5145

14361640^ CHASE BANK USA, NA, PO BOX 15145, WILMINGTON, DE 19850-5145

TOTALS: 1, * 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0752-1
Case: 08-10426

User: lhatch
Form ID: pdf006

Page 2 of 2
Total Noticed: 37

Date Rcvd: Oct 22, 2009

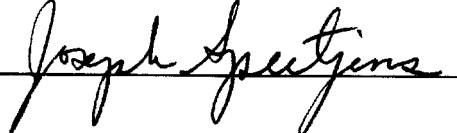
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 24, 2009

Signature:



A handwritten signature in black ink, appearing to read "Joseph Speetjens", is written over a horizontal line. The signature is cursive and fluid.